

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA  
OAKLAND DIVISION**

In re:

TERESA A SCHERER

Debtor(s)

Case No. 10-70816-RN 13

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Martha G. Bronitsky, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/21/2010.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 12/02/2010.
- 6) Number of months from filing to last payment: 1.
- 7) Number of months case was pending: 3.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,024.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

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**Receipts:**

Total paid by or on behalf of the debtor	\$1,500.00
Less amount refunded to debtor	\$1,500.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$2,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMA COLLECTION SERVICE	Unsecured	1,687.00	NA	NA	0.00	0.00
AMA COLLECTION SERVICE	Unsecured	588.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Secured	NA	18,578.71	18,578.71	0.00	0.00
BANK OF AMERICA	Unsecured	3,300.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	8,684.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	26,280.00	NA	NA	0.00	0.00
CAPITAL ONE, N.A.	Unsecured	11,183.00	NA	NA	0.00	0.00
CBSJ FINANCIAL CORP.	Unsecured	513.00	NA	NA	0.00	0.00
CBSJ FINANCIAL CORP.	Unsecured	382.00	NA	NA	0.00	0.00
CBSJ FINANCIAL CORP.	Unsecured	220.00	NA	NA	0.00	0.00
CDS/COLLECTION AGENCY	Unsecured	205.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	1,283.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	549.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	526.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	326.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	256.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	240.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	201.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	104.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	59.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	58.00	NA	NA	0.00	0.00
CENTRAL FINANCIAL CONTROL	Unsecured	30.00	NA	NA	0.00	0.00
CHASE	Unsecured	1,174.00	NA	NA	0.00	0.00
CHASE	Unsecured	11,642.00	NA	NA	0.00	0.00
CITIBANK SD, NA	Unsecured	9,775.00	NA	NA	0.00	0.00
CMRE FINANCIAL SERVICES INC	Unsecured	263.00	NA	NA	0.00	0.00
COAST TO COAST	Unsecured	234.00	NA	NA	0.00	0.00
DISCOVER FIN	Unsecured	5,599.00	NA	NA	0.00	0.00
EMPLOYMENT DEVELOPMENT DEP/	Priority	0.00	NA	NA	0.00	0.00
FRANCHISE TAX BOARD	Priority	0.00	NA	NA	0.00	0.00
FRESNO CB COL	Unsecured	50.00	NA	NA	0.00	0.00

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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
FRESNO CB COL	Unsecured	50.00	NA	NA	0.00	0.00
HILCO REC	Unsecured	8,596.00	NA	NA	0.00	0.00
HSBC/RS	Unsecured	6,744.00	NA	NA	0.00	0.00
J J MAC INTYRE CO INC	Unsecured	520.00	NA	NA	0.00	0.00
MEUSER COLLECTION CO	Unsecured	955.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	1,311.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	431.00	431.65	431.65	0.00	0.00
UNITED STATES TREASURY	Priority	0.00	NA	NA	0.00	0.00
UNVL/CITI	Unsecured	18,047.00	NA	NA	0.00	0.00
VERIZON	Unsecured	1,456.00	NA	NA	0.00	0.00
WFFINANCIAL	Unsecured	318.00	NA	NA	0.00	0.00
WORLD SAVINGS & LOAN	Secured	75,677.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$18,578.71	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$18,578.71</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$431.65</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$0.00</u>	
Disbursements to Creditors	<u>\$0.00</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$0.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/09/2010

By: /s/ Martha G. Bronitsky

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (9/1/2009)**